



**HAWAII STATE**  
FEDERAL CREDIT UNION

*always right by you*

# credit LINES

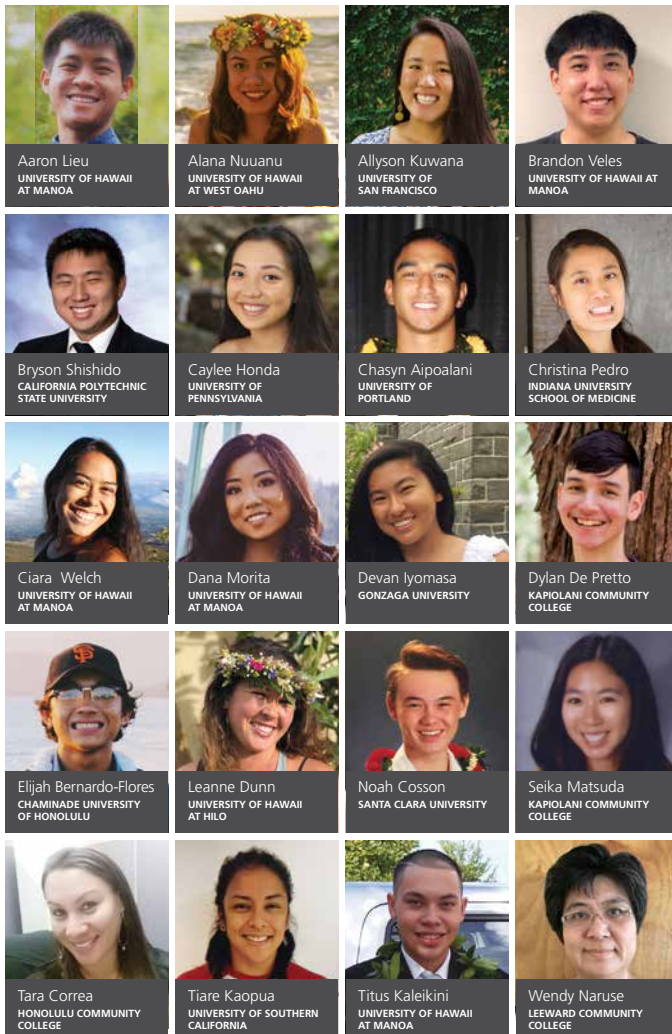
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## Congratulations to 2018 Lowell Kalapa Scholarship Recipients!

Funding increased to \$40,000 for our Lowell Kalapa Scholarship Program so this year we were able to award \$2,000 scholarships to 20 students pursuing higher education at accredited U.S. Department of Education university, college or trade/vocational schools.

From medicine to business, engineering to education, the 20 student recipients stood out among the more than 400 applications we received. A huge mahalo to our volunteer Scholarship Committee judges who took time out of their busy classroom schedules to review the student essays and applications.

Our program has awarded more than \$600,000 in scholarships since 1996. Call for applications for the 2019 program begins in January.



## Events & Branch Holiday Schedule

For more information on our free seminars and events, visit [www.HawaiiStateFCU.com/events](http://www.HawaiiStateFCU.com/events)

- Aug. 2 Seminar: Retirement Planning at Hawaii Kai Public Library
- Aug. 17 Holiday Closure: Statehood Day
- Aug. 22 Seminar: Understanding Your Credit Score at HSFCU Kaimuki Branch
- Sept. 3 Holiday Closure: Labor Day
- Sept. 7 Seminar: Don't Be a Victim of Fraud and Scams at HSFCU Main Branch



## Join Us for Member Day at Sea Life Park

Make it a summer to remember with our Member Day at Sea Life Park on September 15. Spend the day at Hawaii's best wildlife and wild animal park, and enjoy fun and educational experiences for the entire family.

Tickets go on sale August 14. No refunds will be issued.

Tickets are discounted as follows:

Members: \$12.00 adults / \$8.00 children (ages 3-12)  
Non-Members: \$18.00 adults / \$13.50 children (ages 3-12)  
Children 2 and under are free

\*\*\*MUST CHECK IN AT HAWAII STATE FCU REGISTRATION TABLE BETWEEN 9 AND 11 A.M.\*\*\*

Buy tickets at: [www.HawaiiStateFCU.com/events](http://www.HawaiiStateFCU.com/events)



## You Could Win \$1,500 for Referring a Friend to Us!

Congratulations to Sandra Kaaiakamanu, our 2018 Quarter 2 winner of our Refer A Friend promotion! Sandra, a member at our Kapolei Branch since 2014, referred her son to become a member. She plans to use her \$1,500 reward on her son's graduation party.

When you refer someone to Hawaii State FCU and they become a new member, we'll enter you into a drawing to win \$1,500\*. Get a Referral Card at any branch or print it online at [www.HawaiiStateFCU.com/refer-a-friend](http://www.HawaiiStateFCU.com/refer-a-friend).

*Caption: Sandra Kaaiakamanu, right, receives her \$1,500 check from Kapolei Branch Operations Section Manager Maria Pacupac.*

\* A total of one (1) prize will be given each quarter. The prize for each drawing is a \$1,500 check to be used for travel or as the winner sees fit. Odds of winning any prize depend upon the total number of eligible entries received.



## Get a \$100 Cash Reward for Every New Line You Switch to Sprint+

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.



### Here's how it works:

- Members get a \$100 cash reward for every new line when you switch to Sprint®.
- Current Sprint customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a \$50 loyalty cash reward every year for every line.
- Credit union members are eligible for 25% off accessories with the Sprint Credit Union Member Cash Rewards program

### Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer.
2. Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards).
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!

+ The Credit Union alerts members to discounts, products and services offered by third parties that members may find useful, but the Credit Union is not responsible for third party products and services.

## Pack the Right Cards for Your Next Vacation

Just booked your end-of-summer trip? We want you to be prepared when it comes to your money. Do you know when it's better to use your credit card or debit card when traveling?

Here's a handy cheat sheet:

- Booking Hotel/Car Reservations → Credit Card
- Accessing Cash at the ATM → Debit Card
- Dealing with Card Fraud → Credit Card
- Avoiding Foreign Transaction Fees → Credit Card

Plus, you'll always want to bring at least two credit cards and one debit card when traveling in case your primary card is lost, stolen or frozen due to fraud. Catch our full video segment on credit vs debit cards for travel at: <https://bit.ly/2KMRVOx>

Tune in to HI Now (Hawaii News Now) on Wednesdays in the 7 a.m. hour for more Wallet Wisdom<sup>SM</sup> tips.

### Main Branch\*

560 Halekauwila Street  
Monday to Friday: 7:30 am - 5:00 pm  
State Paydays: 7:00 am - 5:00 pm

### Ali'i Branch

Downtown, Ali'i Place  
1099 Alakea Street, Suite 100  
Monday to Friday: 7:30 am - 5:00 pm  
State Paydays: 7:00 am - 5:00 pm

### Hawaii Kai Branch\*

Hawaii Kai Towne Center  
6700 Kalaniana'ole Highway #110  
Monday to Friday: 9:00 am - 6:00 pm  
Saturday: 9:00 am - 1:00 pm

### Kaimuki Branch\*

Kaimuki Shopping Center  
3221 Waiialae Avenue, Suite 16-B6  
Monday to Friday: 8:00 am - 5:00 pm  
Saturday: 9:00 am - 1:00 pm

### Kaneohe Branch\*

Kaneohe Bay Shopping Center  
46-047 Kamehameha Highway, #7  
Monday to Friday: 9:00 am - 6:00 pm  
Saturday: 9:00 am - 1:00 pm

### Kapolei Branch\*

Kapolei Shopping Center  
91-590 Farrington Highway, Suite 140  
Monday to Friday: 9:00 am - 6:00 pm  
Saturday: 9:00 am - 1:00 pm

### Mililani Mauka Branch\*

95-1095 Ainamakua Drive, #9  
Monday to Friday: 9:30 am - 6:30 pm  
Saturday: 9:00 am - 1:00 pm

### Pearlridge Branch\*

Westridge Shopping Center  
98-150 Kaonohi Street, #C101  
Monday to Friday: 9:00 am - 6:00 pm  
Saturday: 9:00 am - 5:00 pm

### Kahului Branch

Triangle Square  
425 Koloa Street, #101B  
Monday to Friday: 8:30 am - 4:30 pm  
Saturday: 9:00 am - 1:00 pm

### Member Service Call Center

Oahu: (808) 587-2700  
Toll-free: 1 (888) 586-1056  
Monday to Friday: 7:30 am - 6:00 pm  
Saturday: 9:00 am - 5:00 pm

[www.HawaiiStateFCU.com](http://www.HawaiiStateFCU.com)

[f/HawaiiStateFCU](https://www.facebook.com/HawaiiStateFCU)

\*Coinstar Available

### Board of Directors

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Chairman	Stanley Sawai
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Member	Judy Dang
Member	Gordon Fukumoto
Member	Joshua "Josh" Strickler

President & CEO - Andrew Rosen

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